Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main B1 (Official Form 1) (04/13) Document Page 1 of 54

United States Bankruptcy Cou Northern District of Illinois Eastern		Voluntary Petition
	James of Jaint Dabtes (Onesses) (Last Fine	4 Milala \

Name of Debtor (if individual, enter Last, First, Middle):				Nar	Name of Joint Debtor (Spouse) (Last, First, Middle)					
Thompson, Elizabeth Ann										
All Other Names used by the Debtor in the last 8 years (include married, maiden and trade names):						All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):				
Last four digits of S		ndividual-Taxpa	ayer I.D. (ITIN)	No./Comp	lete EIN		-		al-Taxpayer I.D.	(ITIN) No./Complete EIN
(if more than one, state all) * ***-**-4676					(ir n	nore than one, sta	te all) "			
Street Address of D	Debtor (No. 8	& Street, City, a	ind State):			Str	eet Address of Jo	nt Debtor (No. &	Street, City, and	State):
8046 S. Pu	ılaski #	1E								
Chicago, I	L				60652					
County of Residen	ce or of the F	Principal Place	of Business:			Co	unty of Residence	or of the Principa	al Place of Busin	ess:
		CC	OK							
Mailing Address of	Debtor (if dif	ferent from stre	eet address)			Ма	illing Address of Jo	oint Debtor (if diffe	erent from street	address):
,										
Location of Principa	al Assets of E	Business Debto	or (if different f	rom street	address above ):					
Т		or (Form of Orga	nization)			e of Bus eck one b		] ,	•	nkruptcy Code Under n is Filed (Check one box)
■ Individual	(includes Joi				☐ Heath Care B	Business	,	■ Chapter	7 <u> </u>	
	t D on page 2 o	,			Single Asset defined in 11			☐ Chapter	^	apter 15 Petition for Recognition  Foreign Main Proceeding
☐ Corporation	on (includes l	LLC & LLP)			Railroad		, ( ,	☐ Chapter ☐ Chapter		apter 15 Petition for Recognition
☐ Partnershi	р				Stockbroker  Commodity E	Broker		☐ Chapter	_	Foreign Nonmain Proceeding
Other (If debtor is not one of the above entities,				☐ Clearing Bank						
check this	check this box and state type of entity below.)  Other									
	Chapt	er 15 Debtors				xempt E			Nature of D	ebts (Check one Box)
Country of debtor's	center of ma	in interests:				■ Debts are pr		primarily consur	<b>2</b> 200.0 0.0	
Each country in whi	ich a foreign	proceeding by	regarding or	_	Debtor is a tax-exempt organization under Title 26 of the			§ 101(8) as "incurred by an business debts.		
against debtor is pe	-			_	United States Code (the Internal Revenue Code).			individual primarily for a personal, family, or household purpose."		
		Filing Foo //	261		Revenue Coo	ue).			Chapter 11 Debto	
Filing Fee attac	ched	riling ree (	Check one box)			Che	eck one box	all husiness debto	or as defined in 1	1 U.S.C. § 101(51D)
I ming i ce attac	orica					=				in 11 U.S.C. § 101(51D)
Filing Fee to be				• .		Che	eck if:			to formalism delete arred to
signed applicat unable to pay f							insiders or af		an \$2,343,300.	ts (excluding debts owed to amount subject to adjustment
Filing Fee wavi					,	CI	heck all applicabl  A plan is being	e boxes: filed with this peti	ition.	
attach signed a	аррисацоп ю	r the court's co	insideration. S	ee Onicial	FOIIII 3B.		Acceptances o	f the plan were so	licited prepetition	n from one of more classes
							of creditors, in	acccordance with	11 U.S.C. § 112	
Statistical/Admini  Debtor estimat			ole for distribut	ion to unse	cured credtiors.					This space is for court use only32.00
Debtor estimate funds available				uded and a	dministrative exper	ises paid	f, there will be no			
Estimated Number of										
1-	<b>□</b> 50-	<b>1</b> 00-	<b>□</b> 200-	□ 1,000-		10,001	<b>2</b> 5,001	<b>5</b> 0,001	Over	
49 Estimated Assets	99	199	999	5,000		25,000	50,000	100,000	100,000	
\$0 to \$50,000	\$50,001to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,00 to \$10	to \$50	\$50,000,0 to \$100	to \$500	1 \$500,000,001 to \$1billion	More than \$1 billion	
Estimated Liabilities			million	million		million	million			
\$0 to	\$50,001 to	\$100,001 to	\$500,001	\$1,000,00		\$50,000,0	D 001 \$100,000,00	1 \$500,000,001	More than	
\$50,000	\$100,000	\$500,000	to \$1 million	to \$10 million	to \$50	to \$100 million	to \$500 million	to \$1billion	\$1 billion	

Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main

B1 (Official Form 1) (12/11) ) Document	Page 2 of 54		
Voluntary Petition  This page must be completed and filed in every case)	Name of Debtor(s)	nn Thompson	
All Prior Bankruptcy Case Filed Within Last 8	Years (if more than two, attach additional shee	et)	
Location Where Filed: None	Case Number:	Date Filed:	
None			
Pending Bankruptcy Case Filed by any Spouse, Partner, or A	Affilate of this Debtor (if more than one, attach	additional sheet)	
Name of Debtor:	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15 (d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	(To be completed if debtor is an individual, the attorney for the petitioner named in the flave informed the petitioner that [he or she] nor 13 of title 11, United States Code, and have each such chapter. I further certify that I have required by 11 USC § 342(b).	nay proceed under chapter 7, 11, 12 e explained the relief available under	
	Joseph Mark D'Onofrio	Dated: 11/21/2014	
Does the debtor own or have possession of any property that poses or is alleged.  Yes, and Exhibit C is attached and made a part of this petition.  No.	<b>ibit C</b> ed to pose a threat of imminent and identifiable I	narm to public health or safety?	
Exh  (To be completed by every individual debtor. If a joint petition is file  Exhibit D completed and signed by the debtor is attached and made a part of this place.  If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached and made a part of this place.	petition.	parate Exhibit D.)	
(Check the A  Debtor has been domiciled or has had a residence, principal p		-	
immediately preceding the date of this petition or for a longer p  There is a bankruptcy case concerning debtor's affiliate, gene			
There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.  Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resid (Check all ap	es as a Tenant of Residential Proplicable boxes.)	operty	
Landlord has a judgment against the debtor for possession of following.)	debtor's residence. (If box checked, comp	plete the	
(Name of landlord that obtained judgment)  (Address of Landlord)			
Debtor claims that under applicable nonbankruptcy law, there a permitted to cure the entire monetary default that gave rise to t possession was entered, and			
Debtor has included in this petition the deposit with the court or period after the filing of the petition.	f any rent that would become due during t	he 30-day	
Debtor certifies that he/she has served the Landlord with this of	certification. ( 11 U.S.C. § 362(1))		

PFG Record # 603904 B1 (Official Form 1) (1/08) Page 2 of 3

Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main B1 (Official Form 1) (12/11) Document Page 3 of 54

#### **Voluntary Petition**

This page must be completed and filed in every case)

## Name of Joint Debtor(s) Elizabeth Ann Thompson

### **Signatures**

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### /s/ Elizabeth Ann Thompson

### **Elizabeth Ann Thompson**

Dated: 11/17/2014

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States
Code. Certified copies of the documents required by 11 U.S.C. § 1515 are
attached

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

## Signature of Attorney

## /s/ Joseph Mark D'Onofrio

Signature of Attorney for Debtor(s)

## Joseph Mark D'Onofrio

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

Date: 11/21/2014

 $^{\star}$  In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is

### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

PFG Record # 603904 B1 (Official Form 1) (1/08) Page 3 of 3

Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main Document Page 4 of 54

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Elizabeth Ann Thompson / Debtor

Bankruptcy Docket #:

Judge:

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Flizabeth Ann Thompson
tify under penalty of perjury that the information provided above is true and correct.  ed: 11/17/2014 /s/ Elizabeth Ann Thompson
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
Active military duty in a military combat zone.
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

Record # 603904

Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main Document Page 5 of 54

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Elizabeth Ann Thompson / Debtor

Bankruptcy Docket #:

Judge:

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.	
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.	
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]	
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.	
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]	
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);	
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);	
	Active military duty in a military combat zone.	
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	
l cer	tify under penalty of perjury that the information provided above is true and correct.	

Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main Document Page 6 of 54

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Elizabeth Ann Thompson / Debtor

In re

Bankruptcy Docket #:

Judge:

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOUNTS SCHEDULED		
Name of Schedule	Attached YES   NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$0	\$0	\$0
SCHEDULE B - Personal Property	Yes	3	\$21,751	\$0	\$0
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$0	\$0	\$0
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$0	\$0	\$0
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$0	\$0	\$0
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$0	\$25,528	\$0
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$0	\$0	\$0
SCHEDULE H - CoDebtors	Yes	1	\$0	\$0	\$0
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$0	\$0	\$1,782
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$0	\$0	\$1,781
TOTALS			\$21,751 TOTAL ASSETS	\$25,528 TOTAL LIABILITIES	

Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main Document Page 7 of 54

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Elizabeth Ann Thompson / Debtor

In re

Bankruptcy Docket #:

Judge:

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of	f the Bankruptcy Code
(11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested	below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and , therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159

Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$0.00
Student Loan Obligations (From Schedule F)	\$2,500.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$0.00
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$0.00
TOTAL	\$2,500.00

### State the following:

Average Income (from Schedule I, Line 16)	\$1,781.76
Average Expenses (from Schedule J, Line 18)	\$1,781.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$2,213.10

### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0.00
4. Total from Schedule F		\$25,528.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$25,528.00

Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main Document Page 8 of 54

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Elizabeth Ann Thompson / Debtor	Bankruptcy Docket #:
---------------------------------	----------------------

Judge:

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
[X] None				
Total Mai	rket Value of Real	Property	\$0.00	

(Report also on Summary of Schedules)

Record # 603904 B6A (Official Form 6A) (12/07) Page 1 of 1

## Document Page 9 of 54 UNITED STATES BANKRUPTCY COURT

## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Elizabeth Ann Thompson / Debtor

In re

Ban	kru	ptcy	Doc	ket:	#:
-----	-----	------	-----	------	----

Judge:

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property		Current Value of Debtor's Interest in Property, Without Deducting Any Secured
01. Cash on Hand				
		Cash on Hand		\$1
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or				
cooperatives.		Fifth Third Bank checking acccount		\$100
		Bank of America Checking Account		\$300
03. Security Deposits with public utilities, telephone companies, landlords and others.	X			
04. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods; tv, vcr, stereo, couch, utensils, vacuum, table, chairs, lamps, entertainment center, bedroom set, computer		\$1,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CD's, DVD's, Tapes/Records, Family Pictures		\$100
06. Wearing Apparel		Necessary wearing apparel.		\$100
07. Furs and jewelry.		Earrings, watch, costume jewelry		\$150

Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main

# Document Page 10 of 54 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Elizabeth Ann Thompson / Debtor

In re

Bankruptcy Docket #:

Judge:

	SCH	EDULE B - PERSONAL PROPERTY		
Type of Property	N O N E	Description and Location of Property	C A H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
08. Firearms and sports, photographic, and other hobby equipment.	X			
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X			
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars		Pension w/ Employer/Former Employer - 100%		Unknown
		Exempt.		
13. Stocks and interests in incorporated and unincorporated businesses.	X			
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable	X			
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled		Back owed Child support		\$20,000
18. Other liquidated debts owing debtor	X			
including tax refunds. Give particulars.  19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.		Pending personal injury claim		Unknown
22. Patents, copyrights and other intellectual property. Give particulars.	X		al Form CP) (	12/07\ Page 2 of 3

Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main Document Page 11 of 54

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Elizabeth Ann Thompson / Debtor

In re

Bankruptcy	Docket #:
------------	-----------

Judge:

SCHEDULE B - PERSONAL PROPERTY								
Type of Property	C H W	Current Value of Debtor's Interest in Property, Without Deducting Any Secured						
23. Licenses, franchises and other general intangibles	X							
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X							
25. Autos, Truck, Trailers and other vehicles and accessories.	X							
26. Boats, motors and accessories.	X							
27. Aircraft and accessories.	X							
28. Office equipment, furnishings, and supplies.	X							
29. Machinery, fixtures, equipment, and supplie used in business.	X							
30. Inventory	X							
31. Animals	X							
32. Crops-Growing or Harvested. Give particulars.	X							
33. Farming equipment and implements.	X							
34. Farm supplies, chemicals, and feed.	X							
35. Other personal property of any kind not already listed. Itemize.	X							

Total

(Report also on Summary of Schedules)

\$21,751.00

Record # 603904 B6B (Official Form 6B) (12/07) Page 3 of 3

Elizabeth Ann Thompson / Debtor

In re

Bankru	ntcv	Docket	#.
Dankia		DOUNCE	$\pi$ .

Judge:

## SCHEDULE C - PROPERTY CLAIMED EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$146,450.*
11 U.S.C. § 522(b)(2)	* Amount subject to adjustment on 4/1/16, and every three years thereafter
11 U.S.C. § 522(b)(3)	with respect to cases commenced on or after the date of adjustment.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
01. Cash on Hand			
Cash on Hand	735 ILCS 5/12-1001(b)	\$ 1	\$1
02. Checking, savings or other			
Fifth Third Bank checking acccount	735 ILCS 5/12-1001(b)	\$ 100	\$100
Bank of America Checking Account	735 ILCS 5/12-1001(b)	\$ 300	\$300
04. Household goods RENTERS			
Household Goods; tv, vcr, stereo, couch, utensils, vacuum, table, chairs, lamps, entertainment center, bedroom set, computer	735 ILCS 5/12-1001(b)	\$ 1,000	\$1,000
05. Books, pictures and other			
Books, CD's, DVD's, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 100	\$100
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 100	\$100
07. Furs and jewelry.			
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(a),(e)	\$ 150	\$150
12. Interest in IRA,ERISA, Keo			
Pension w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	In Full	Unknown
17. Alimony, maintenance, supp			
Back owed Child support	735 ILCS 5/12-1001(g)(4)	\$ 20,000	\$20,000
21. Other contingent and unliq			
Pending personal injury claim	735 ILCS 5/12-1001(h)(4)	\$ 15,000	Unknown

<sup>\*</sup> Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Record # 603904 B6C (Official Form 6C) (04/13) Page 1 of 1

Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main Document Page 13 of 54

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Elizabeth Ann Thompson / Debtor

In re

Bankru	uptcy	Docket	#:
--------	-------	--------	----

Judge:

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filled, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C A H	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
[X] None								
			Total Amount of Unsecured (Report also on Summary of S		-	-	\$ 0	\$ 0

Record # 603904 B6F (Official Form 6F) (12/07) Page 1 of 1

Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main Document Page 14 of 54

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Elizabeth Ann Thompson / Debtor

U.S.C. § 507 (a)(9).

Claims for death or personal injury while debtor was intoxicated

alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

In re

Bankruptcy Docket #:

Judge:

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule . Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal quardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of

Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using

Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main Document Page 15 of 54

\*Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Unliquidated Н **Date Claim Was Incured and** Disputed Amount Codebtor Amount Creditor's Name, Mailing Address W **Consideration For Claim Entitled Including Zip Code and Account Number** of Claim J to (See Instructions Above) С **Priority IRS Priority Debt** Bankruptcy Dept. Taxes - Federal, State/Local Reason: PO Box 7346 2012 Dates: Philadelphia PA 19101 Acct #: 4676 **Total Amount of Unsecured Priority Claims** (Report also on Summary of Schedules)

Record # 603904 B6E (Official Form 6E) (04/13) Page 2 of 2

Elizabeth Ann Thompson / Debtor

In re

Bankruptcy Do	ocket#:
---------------	---------

Judge:

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	Americash Bankruptcy Department 3200 W. 159th St. Markham IL 60426 Acct #: 4676			Dates: Reason: <b>PayDay Loan</b>				\$500
2	Burbank, City of Attn: Bankruptcy Department 7730 S. LeClaire Ave. Burbank IL 60459 Acct #:			Dates: Reason: <b>Fines</b>				\$100
3	CAC Financial Corp.  Bankruptcy Department 2601 NW Expressway Oklahoma City OK 73112-7236  Acct #: 4676			Dates: Reason: <b>Debt Owed</b>				\$300
4	CHASE Attn: Bankruptcy Dept. Po Box 15298 Wilmington DE 19850 Acct #: XXXXX4676			Dates: 2010-2012 Reason: Credit Card or Credit Use				\$726

Record # 603904 B6F (Official Form 6F) (12/07) Page 1 of 5

Elizabeth Ann Thompson / Debtor

In re

Bankruptcy Docket #:

Judge:

## SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
5	CHASE Attn: Bankruptcy Dept. Po Box 15298 Wilmington DE 19850			Dates: 2011-2012 Reason: Credit Card or Credit Use				\$5,522
_	Acct #: XXXXX4676							
6	Citgo/CBNA Attn: Bankruptcy Dept. Po Box 6497 Sioux Falls SD 57117			Dates: 2010-2013 Reason: Credit Card or Credit Use				\$731
	Acct #: XXXXX4676							
7	City of Chicago Bureau Parking Department of Revenue PO Box 88292 Chicago IL 60680			Dates: Reason: Parking tickets Ordinance Violation	0			\$150
	Acct #:							
8	Cole Taylor Bank Attn: Bankruptcy Department Box 88483 Chicago IL 60680 Acct #: 4676			Dates: Reason: Credit Card or Credit Use				\$1,000
9	Comcast C/O Focus Receivables MANA 1130 Northchase Pkwy Ste Marietta GA 30067 Acct #: 17802359			Dates: 2013-2013 Reason: Collecting for Creditor				\$381
10	COMENITY BANK/Nwyrk&Co Attn: Bankruptcy Dept. 220 W Schrock Rd Westerville OH 43081			Dates: 2009-2013 Reason: Credit Card or Credit Use				\$1,117
	Acct #: XXXXX4676				1			
11	COMENITY BANK/Vctrssec Attn: Bankruptcy Dept. Po Box 182789 Columbus OH 43218			Dates: 2010-2013 Reason: Credit Card or Credit Use				\$482
	Acct #: XXXXX4676							

Record # 603904 B6F (Official Form 6F) (12/07) Page 2 of 5

Elizabeth Ann Thompson / Debtor

In re

Bankruptcy Docket #:

Judge:

## SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

SOURCE CHEDITOI	.0			411	. •		
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
12 Commonwealth Edison Attn: System Credit/BK Dept 3 Lincoln Center 4th Floor Oakbrook Terrace IL 60181			Dates: Reason: Utility Bills/Cellular Service				\$700
Acct #: 4676  13 DEPT OF EDUCATION/NELN Attn: Bankruptcy Dept. 121 S 13Th St Lincoln NE 68508			Dates: 2013-2013 Reason: Loan or Tuition for Education				\$1,167
Acct #: 900000367144286  14 DEPT OF EDUCATION/NELN Attn: Bankruptcy Dept. 121 S 13Th St Lincoln NE 68508			Dates: 2013-2013  Reason: Loan or Tuition for Education				\$1,333
Acct #: 900000367144386							
15 Equifax Attn: Bankruptcy Dept. PO Box 740241 Atlanta GA 30374			Dates: 2013 Reason: Notice Only				\$0
Acct #: XXXXX4676							
16 Experian Attn: Bankruptcy Dept. PO Box 2002 Allen TX 75013			Dates: 2013 Reason: Notice Only				\$0
Acct #: XXXXX4676							
17 First Premier BANK Attn: Bankruptcy Dept. 601 S Minnesota Ave Sioux Falls SD 57104			Dates: 2009-2012 Reason: Credit Card or Credit Use				\$447
Acct #: XXXXX4676							
18 GE Capital Retail BANK C/O Portfolio Recvry&Affil 120 Corporate Blvd Ste 1 Norfolk VA 23502			Dates: 2013-2013 Reason: Unknown Credit Extension				\$940
Acct #: 6018596399341605							

Record # 603904 B6F (Official Form 6F) (12/07) Page 3 of 5

Elizabeth Ann Thompson / Debtor

In re

Bankruptcy Docket #:

Judge:

## SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
19 Gecrb/CARE CREDIT Attn: Bankruptcy Dept. 950 Forrer Blvd Kettering OH 45420			Dates: 2010-2013 Reason: Credit Card or Credit Use				\$432
Acct #: XXXXX4676  20 Ginnys Attn: Bankruptcy Dept. 1112 7Th Ave Monroe WI 53566			Dates: 2007-2012 Reason: Credit Card or Credit Use				\$160
Acct #: XXXXX4676							
21 IDES Bankruptcy Department 33 S. State Street Chicago IL 60603			Dates: Reason: Overpayment of Benefits				\$0
Acct #: 4676							
22 <u>Mason Shoes</u> Bankruptcy Dept 301 N Bridge St. Chippewa Falls WI 54729 Acct #: 4676			Dates: Reason: Credit Card or Credit Use				\$200
23 PLS Loan Store Bankruptcy Department 9920 S. Western Ave. Chicago IL 60643 Acct #:			Dates: 2003 Reason: PayDay Loan				\$200
24 Rzasa Realty Bankruptcy Dept 4134 W 69th Place Chicago IL 60629			Dates: Reason: <b>Debt Owed</b>				\$1,200
Acct #: 4676				1			
25 Shell/CITI Attn: Bankruptcy Dept. Po Box 6497 Sioux Falls SD 57117			Dates: 2010-2013 Reason: Credit Card or Credit Use				\$496
Acct #: XXXXX4676							

Record # 603904 B6F (Official Form 6F) (12/07) Page 4 of 5

In re

Elizabeth Ann Thompson / Debtor

Bankruptcy Docket #:

Judge:

## SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

3632 W 95Th St Evergreen Park IL 60805 Acct #: 4120558031269899  27 Springleaf Financial S Attn: Bankruptcy Dept. 601 Nw 2Nd St Evansville IN 47708 Acct #: 4123232031269899  28 Star Cash Processing Bankruptcy Dept Po Box 111 Miami OK 74355 Acct #: 4676  29 TCF National Bank Attn: Bankruptcy Department PO Box 15137 Wilmington DE 19886-5137 Acct #: 4676  30 Toyota Motor Credit Attr: Bankruptcy Dept Attr: Bankruptcy Dept Dates: Reason: Credit Card or Credit Use \$1,6		Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State		Unliquidated	Disputed	Amount of Claim
Attn: Bankruptcy Dept. 601 Nw 2Nd St Evansville IN 47708  Acct #: 4123232031269899  28	26	Attn: Bankruptcy Dept. 3632 W 95Th St Evergreen Park IL 60805			 				\$1,315
Bankruptcy Dept   Po Box 111   Miami OK 74355   Acct #: 4676   Dates:   Reason: Debt Owed   \$1,0	27	Attn: Bankruptcy Dept. 601 Nw 2Nd St Evansville IN 47708			 				\$1,315
Attn: Bankruptcy Department PO Box 15137 Wilmington DE 19886-5137  Acct #: 4676  Dates: 9/2/2010 12:00:00 AM Attn: Bankruptcy Dept. 1111 W 22Nd St Ste 420 Oak Brook IL 60523  Reason: Credit Card or Credit Use \$1,0  \$2,0  \$1,0  \$2,0  \$1,0  \$2,0  \$30 Toyota Motor Credit Attn: Bankruptcy Dept. 1111 W 22Nd St Ste 420 Oak Brook IL 60523	28	Bankruptcy Dept Po Box 111 Miami OK 74355			Debt Owed				\$1,000
Attn: Bankruptcy Dept. 1111 W 22Nd St Ste 420 Oak Brook IL 60523  Reason: Lien on Vehicle - PMSI  \$2,6	29	Attn: Bankruptcy Department PO Box 15137 Wilmington DE 19886-5137			 Credit Card or Credit Use				\$1,000
	30	Attn: Bankruptcy Dept. 1111 W 22Nd St Ste 420 Oak Brook IL 60523			 				\$2,614
31 Transunion Attn: Bankruptcy Dept. PO Box 1000 Chester PA 19022 Acct #: XXXXX4676	31	Attn: Bankruptcy Dept. PO Box 1000 Chester PA 19022							\$0

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$ 25,528

Record # 603904 B6F (Official Form 6F) (12/07) Page 5 of 5

Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main Document Page 21 of 54

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re
Elizabeth Ann Thompson / Debtor

Bankruptcy Docket #:

Judge:

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[X] None

Record # 603904 B6G (Official Form 6G) (12/07) Page 1 of 1

Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main Document Page 22 of 54

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Check this box if debtor has no codebtors.

Elizabeth Ann Thompson / Debtor	Bankruptcy Docket #:
	Judge:

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the

Name and Address of CoDebtor	Name and Address of the Creditor
[X] None	

Record # 603904 B6G (Official Form 6G) (12/07) Page 1 of 1

Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main

			Document Pag	<u>le 23</u> of 54
Fill in this in	formation to identi	fy your case:		
Debtor 1	Elizabeth	Ann	Thompson	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States  Case Number (If known)		he: <u>NORTHERN DISTRICT C</u>	OF ILLINOIS	Check if this is:
				A symplement of purious and a stitler
				A supplement showing post-petition chapter 13 income as of the following date:
official F	orm B 6I			MM / DD / YYYY

### **Schedule I: Your Income**

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed  Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Driver		
	Occupation may Include student or homemaker, if it applies.	Employers name	СТА		
		Employers address	567 W Lake St.		
			Chicago, IL 60602		2
		How long employed there?			
Pa	art 2: Give Details About Month	ly Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	oine the information for a		
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all pa calculate what the monthly wage w	-	\$2,270.25	\$0.00
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$2,270.25	\$0.00

Official Form B 6I Record # 603904 Schedule I: Your Income Page 1 of 2

Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main Page 24 of 54
Case Number (if known)

Document Elizabeth <u>Ann</u> Debtor 1 First Name Middle Name Last Name

				For Debtor 1	For Debtor 2 or non-filing spouse	
	Cop	y line 4 here	4.	\$2,270.25	\$0.00	
5. <b>L</b>	ist all	payroll deductions:				
	5a. 1	ax, Medicare, and Social Security deductions	5a. _	\$488.50	\$0.00	
	5b. <b>N</b>	Mandatory contributions for retirement plans	5b. _	\$0.00	\$0.00	
	5c. <b>\</b>	oluntary contributions for retirement plans	5c. _	\$0.00	\$0.00	
	5d. <b>F</b>	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
	5e. I	nsurance	5e.	\$0.00	\$0.00	
	5f. <b>[</b>	Domestic support obligations	5f. —	\$0.00	\$0.00	
	5g. <b>l</b>	Jnion dues	5g. _	\$0.00	\$0.00	
	5h. <b>C</b>	Other deductions. Specify:	5h. _	\$0.00	\$0.00	
6. <b>A</b> c	dd the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$488.50	\$0.00	
7. <b>C</b> a	lcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,781.76	\$0.00	
8. <b>Li</b> :	st all	other income regularly received:				
	8a.	Net income from rental property and from operating a business,				
		profession, or farm				
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
		monthly net income.	8a.	\$0.00	\$0.00	
	8b.	Interest and dividends	8b.	\$0.00	\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce	8c.	\$0.00	\$0.00	
		settlement, and property settlement.				
	8d.	Unemployment compensation	8d.	\$0.00	\$0.00	
	8e.	Social Security	8e.	\$0.00	\$0.00	
	8f.	Other government assistance that you regularly receive	8f.	\$0.00	\$0.00	
	01.	Include cash assistance and the value (if known) of any non-cash	- Oi.	Ψ0.00	Ψ0.00	
		assistance that you receive, such as food stamps (benefits under the				
		Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:				
	8g.	Pension or retirement income	8g.	\$0.00	\$0.00	
	8h.	Other monthly income. Specify:	8h.	\$0.00	\$0.00	
9.	Add	<b>all other income</b> . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00	\$0.00	
10.		ulate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$1,781.76 +	\$0.00	\$1,781.76
11.	State	e all other regular contributions to the expenses that you list in <i>Schedule</i>	· J.			
		de contributions from an unmarried partner, members of your household, yo		ts, your roommates, and		
	othe	r friends or relatives.				
		ot include any amounts already included in lines 2-10 or amounts that are no		pay expenses listed in	Schedule J.	
	Spec	ify:			1	11. \$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The res		•		
	Write	e that amount on the Summary of Schedules and Statistical Summary of Ce	rtain Liabilitie	es and Related Data, if it a	applies	12. <b>\$1,781.76</b>
13.	X		?			
	Ш	Yes. Explain:				

Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main

<u>Document Page 2</u>5 of 54

Fill in this information to identify your case: Ann Thompson Check if this is: Elizabeth Debtor 1 First Name Middle Name Last Name An amended filing Debtor 2 A supplement showing post-petition chapter 13 First Name Middle Name (Spouse, if filing) Last Name income as of the following date: United States Bankruptcy Court for the : NORTHERN DISTRICT OF ILLINOIS MM / DD / YYYY Case Number A separate filing for Debtor 2 because Debtor 2 ☐ maintains a separate household. Official Form B 6J **Schedule J: Your Expenses** 12/13 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Describe Your Household** 1. Is this a joint case? X No. Go to line 2. Yes. Does Debtor 2 live in a separate household? Yes. Debtor 2 must file a separate Schedule J. Do you have dependents? Dependent's relationship to Does dependent live Dependent's Debtor 1 or Debtor 2 with you? age Do not list Debtor 1 and Yes. Fill out this information for Debtor 2. each dependent..... Son 11 Do not state the dependents' names. X No X No Yes X No Do your expenses include No expenses of people other than yourself and your dependents? Part 2: **Estimate Your Ongoing Monthly Expenses** Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value Your expenses of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.) The rental or home ownership expenses for your residence. Include first mortgage payments and \$800.00 any rent for the ground or lot. If not included in line 4: Real estate taxes \$0.00 \$0.00 Property, homeowner's, or renter's insurance 4b. \$0.00 Home maintenance, repair, and upkeep expenses \$0.00 4d. Homeowner's association or condominium dues 4d

Page 1 of 3

Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main

Elizabeth Debtor 1 First Name

Ann

Middle Name

Document

Last Name

Page 26 of 54

Case Number (if known) \_\_

Your expenses \$0.00 5. Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$170.00 Electricity, heat, natural gas 6a. 6a. 6h \$0.00 Water, sewer, garbage collection \$150.00 6c. Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify:\_ 6d. 7. \$350.00 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$75.00 9. Clothing, laundry, and dry cleaning \$60.00 10. 10. Personal care products and services \$50.00 11. Medical and dental expenses 11. Transportation. Include gas, maintenance, bus or train fare. \$100.00 12. Do not include car payments. \$20.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. \$0.00 15a. Life insurance \$0.00 15b. 15b. Health insurance \$0.00 15c. Vehicle insurance 15c. \$0.00 15d. Other insurance. Specify: 15d. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Specify: \_ 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. 17c. Other. Specify:\_ \$0.00 17d 17d. Other. Specify: 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form B 6I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. \$ 0.00 20a. 20a. Mortgages on other property \$ 0.00 20b. 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e. 20e. Homeowner's association or condominium dues

Official Form 6J Record # 603904 Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main Document Page 27 of 54

Elizabeth Ann Debtor 1 Case Number (if known) \_ First Name Middle Name Last Name \$6.00 Postage/Bank Fees (\$6.00), 21. 21. Other. Specify: \$1,781.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$1,781.76 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$1,781.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$0.76 Subtract your monthly expenses from your monthly income. 23c. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here:

Official Form 6J Record # 603904 Schedule J: Your Expenses Page 3 of 3

## Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main Document Page 28 of 54

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Elizabeth Ann Thompson / Debtor

Bankruptcy Docket #:

Judge:

### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won 't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 11/17/2014 /s/ Elizabeth Ann Thompson

**Elizabeth Ann Thompson** 

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Record # 603904 B6F (Official Form 6F) (12/07) Page 1 of 1

Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main Document Page 29 of 54

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Elizabeth Ann Thompson / Debtor	Bankruptcy Docket #:
	Judge:

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

\*\*DEFINITIONS\*\*

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

SOURCE

#### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

AMOUNT

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor"s fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	74000111		
	2014: \$23,052 2013: \$27,747	Employment	
	2012: \$		
NONE	Spouse		
	AMOUNT	SOURCE	

Record #: 603904 B7 (Official Form 7) (12/12) Page 1 of 10

Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main Document Page 30 of 54

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Flizabeth A	Ann Thompson	/ Debtor	
LIIZabetii A	***************************************	/ Denioi	

Bankruptcy Docket #:

Judge:

### STATEMENT OF FINANCIAL AFFAIRS

the two years immediately preceding	d by the debtor other than from employment, trade of the commencement of this case. Give particulars ander chapter 12 or chapter 13 must state income for a joint petition is not filed.)	. If a joint petition is filed, state in	come for each spouse
AMOUNT	SOURCE		
2014: \$2,000 2013: \$0 2012: \$0	Personal Injury Settlement		
2014: \$0 2013: \$147 2012: \$0	Unemployment Income		
AMOUNT	SOURCE		
03. PAYMENTS TO CREDITORS: Complete a. or b. as appropriate, an	d c.		
or services, and other debts to any of value of all property that constitutes were made to a creditor on account approved nonprofit budgeting and or	R(S) WITH PRIMARILY CONSUMER DEBTS: List creditor made within 90 days immediately proceed or is affected by such transfer is not less than \$60 of a domestic support obligation or as part of an a reditor counseling agency. (Married debtors filing r not a joint petition is filed, unless the spouses are	ng the commencement of this ca: 00.00. Indicate with an asterisk (* Iternative repayment schedule un under chapter 12 or chapter 13 m	se if the aggregate ) any payments that der a plan by an oust include payments
Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing

b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of	Amount Paid or Value of	Amount
	Payment/Transfers	Transfers	Still Owing



c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor &	Dates	Amount Paid or Value of	Amount
Relationship to Debtor	of Payments	Transfers	Still Owing

Record #: 603904 B7 (Official Form 7) (12/12) Page 2 of 10

Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main Document Page 31 of 54

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Elizabeth Ann Thompson / Debtor	Bankruptcy Docket #:
	Judge:

### STATEMENT OF FINANCIAL AFFAIRS

NONE	
V	
$\wedge$	

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF NATURE COURT STATUS
SUIT AND OF OF AGENCY OF
CASE NUMBER PROCEEDING AND LOCATION DISPOSITION



04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person Date Description for Whose Benefit Property of and Value was Seized Seizure of Property

#### 05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return Value of Property

Toyota Financial October 2013 20006 Toyota Scion



### 06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name andDateTerms ofAddress ofofAssignment orAssigneeAssignmentSettlement



b. List all property which has been in the hands of a custodian, receiver, or court- appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name andName & LocationDateDescriptionAddressof Court Caseofand Value ofof CustodianTitle & NumberOrderProperty

Record #: 603904 B7 (Official Form 7) (12/12) Page 3 of 10

Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main Document Page 32 of 54

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Elizabeth Ann Thompson / Debtor	Bankruptcy Docket #:
	Judge:

### STATEMENT OF FINANCIAL AFFAIRS

	NONE
ı	V
ı	Λ

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of PersonRelationshipDateDescriptionorto Debtor,ofand ValueOrganizationIf AnyGiftof Gift



08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Description of Circumstances and, Date
Value if Loss Was Covered in Whole or in of
of Property Part by Insurance, Give Particulars Loss

#### 09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Date of Payment, Amount of Money or Address Name of Payer if Description and Other Than Debtor Value of Property

Geraci Law, LLC 2013-2014 Payment/Value:

55 E Monroe St Suite #3400 \$915.00

55 E Monroe St Suite #3400 Chicago, IL 60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Date of Payment, Amount of Money or description Address Name of Payer if and Other Than Debtor Value of Property

Hananwill Credit Counseling, 2014 \$29.00 115 N. Cross St., Robinson,



IL 62454

#### 10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of . Describe Property Transferred
Transferee, Relationship . and
to Debtor Date Value Received

Record #: 603904 B7 (Official Form 7) (12/12) Page 4 of 10

Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main Document Page 33 of 54 UNITED STATES BANKRUPTCY COURT

## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

	STATEMENT OF FINANC	Judge:	
	STATEMENT OF FINANC		
		IAL AFFAIRS	
10b. List all property transferred by the trust or similar device of which the debt	debtor within ten (10) years immediately precetor is a beneficiary.	eding the commencement of this o	case to a self-settled
Name of Trust or other Device	Date(s) of Transfer(s)	Amount and Date of Sale or Closing	
11. CLOSED FINANCIAL ACCOUNTS:			
transferred within one (1) year immedia certificates of deposit, or other instrume associations, brokerage houses and ot	nts held in the name of the debtor or for the be ately preceding the commencement of this case ents; shares and share accounts held in banks her financial institutions. (Married debtors filing truments held by or for either or both spouses a filed.)	e. Include checking, savings, or of , credit unions, pension funds, coo under chapter 12 or chapter 13 n	ther financial accounts, operatives, nust include
Name and Address of Institution	Type of Account, Last Four Digits of Account Number, and Amount of Final Balance	Amount and Date of Sale or Closing	
12. SAFE DEPOSIT BOXES:			
immediately preceding the commencer	lepository in which the debtor has or had secur ment of this case. (Married debtors filing under whether or not a joint petition is filed, unless the	chapter 12 or chapter 13 must inc	clude boxes or
Name and Address of Bank or Other Depository	Names & Addresses of Those With Access to Box or depository	Description of Contents	Date of Transfer or Surrender, if Any
13. SETOFFS:			
this case. (Married debtors filing under	cluding a bank, against a debt or deposit of the chapter 12 or chapter 13 must include informa s are separated and a joint petition is not filed.)	tion concerning either or both spo	
Name and Address of Creditor	Date of Setoff	Amount of Setoff	
14. LIST ALL PROPERTY HELD FOR	ANOTHER PERSON:		
List all property owned by another pers  Name and Address	on that the debtor holds or controls.  Description and	Location	

of Owner Value of Property of Property

Record #: 603904 B7 (Official Form 7) (12/12) Page 5 of 10 Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main Document Page 34 of 54

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Elizabeth Ann Thompson / Debtor

Bankruptcy Docket #:

Judge:

### STATEMENT OF FINANCIAL AFFAIRS

15	PRIOR	ADDRESS	OF	DEBI	(2)(R)

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.



#### 16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor"s spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



#### 17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.



17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law



17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

Record #: 603904 B7 (Official Form 7) (12/12) Page 6 of 10

Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main Document Page 35 of 54 UNITED STATES BANKRUPTCY COURT

## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

lr

eth Ann Thompson / Debtor		·	y Docket #:
		Judge:	
ST	ATEMENT OF FINA	NCIAL AFFAIRS	
7c. List all judicial or administrative proceed ebtor is or was a party. Indicate the name an umber.	-		· ·
Name and Address of Governmental Unit	Docket Number	Status of Disposition	
8 NATURE, LOCATION AND NAME OF BU	SINESS		
. If the debtor is an individual, list the names nding dates of all businesses in which the dartnership, sole proprietor, or was self-emplomediately preceding the commencement of vithin six (6) years immediately preceding the	ebtor was an officer, director, parti oyed in a trade, profession, or othe of this case, or in which the debtor	ner, or managing executive of a corporati rr activity either full- or part-time within six	on, partner in a k (6) years
the debtor is a partnership, list the names, a ates of all businesses in which the debtor wannediately preceding the commencement o	as a partner or owned 5 percent or		
the debtor is a corporation, list the names, a ates of all businesses in which the debtor wa amediately preceding the commencement o	as a partner or owned 5 percent or		
Name & Last Four Digits of Soc. Sec. No./Complete EIN or Other TaxPayer I.D. No.	Address	Nature of Business	Beginning and Ending Dates
. Identify any business listed in subdivision	a., above, that is "single asset real	estate" as defined in 11 USC 101.	
Name	Address	_	
he following questions are to be completed een, within six years immediately preceding r owner of more than 5 percent of the voting ole proprietor, or self-employed in a trade, p	the commencement of this case, a or equity securities of a corporation	any of the following: an officer, director, ron; a partner, other than a limited partner,	managing executive,
(An individual or joint debtor should complet ithin six years immediately preceding the coodinectly to the signature page.)			
9. BOOKS, RECORDS AND FINANCIAL S	TATEMENTS:		
ist all bookkeepers and accountants who wi eeping of books of account and records of the		ceding the filing of this bankruptcy case k	ept or supervised the
Name and Address	Dates Services Rendered		

Record #: 603904 B7 (Official Form 7) (12/12) Page 7 of 10 Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main

# Document Page 36 of 54 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

eth Ann Thompson / Deb		Bankruptcy Docket #:
		Judge:
	STATEMENT OF FINAN	ICIAL AFFAIRS
	ho within two (2) years immediately preceding the a financial statement of the debtor.	ne filing of this bankruptcy case have audited the books of
Name	Address	Dates Services Rendered
	no at the time of the commencement of this case account and records are not available, explain.	were in possession of the books of account and records of
Name	Address	
	creditors and other parties, including mercantile of the commencement of the commencem	and trade agencies, to whom a financial statement was ent of this case.
Name and Address	Date Issued	
ist the dates of the last two inver ollar amount and basis of each in Date of Inventory		Dollar Amount of Inventory (specify cost, market of other basis)
inventory	Supervisor	
. List the name and address of th	ne person having possession of the records of e	ach of the inventories reported in a., above.
Date of Inventory	Name and Addresses of Custodian of Inventory Records	
1. CURRENT PARTNERS, OFF	CICERS, DIRECTORS AND SHAREHOLDERS:	
. If the debtor is a partnership, lis	st nature and percentage of interest of each mer	nber of the partnership.
Name and Address	Nature of Interest	Percentage of Interest
	list all officers & directors of the corporation; ar or equity securities of the corporation.	d each stockholder who directly or indirectly owns, controls,
Name and Address	Title	Nature and Percentage of Stock Ownership

Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main

## Document Page 37 of 54 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Name of

Pension Fund

		Judge:	otcy Docket #:
	OTATEMENT OF FINAN	UOLAL AFFAIRS	
	STATEMENT OF FINAN	ICIAL AFFAIRS	
22. FORMER PARTNERS, OFFICERS	, DIRECTORS AND SHAREHOLDERS:		
f the debtor is a partnership, list the nat	ure and percentage of partnership interes	t of each member of the partnership	
		Date of	
Name	Address	Withdrawal	_
22b. If the debtor is a corporation, list al	I officers, or directors whose relationship v	with the corporation terminated withi	n one (1) year
mmediately preceding the commencem	·	•	( ) ,
Name		Date of	
and Address	Title	Termination	
	ion, list all withdrawals or distributions cre s, options exercised and any other perquis	<del>-</del>	· · · · · · · · · · · · · · · · · · ·
	Date and	Amount of Money or	
Name and Address of	Purpose of	Description and value of	
Name and Address of Recipient, Relationship to			
	Withdrawal	Property	_
Recipient, Relationship to	Withdrawal	Property	_
Recipient, Relationship to Debtor  24. TAX CONSOLIDATION GROUP:			consolidated group for
Recipient, Relationship to Debtor  24. TAX CONSOLIDATION GROUP:  f the debtor is a corporation, list the nar	Withdrawal  me and federal taxpayer identification number at any time within six (6) ye	nber of the parent corporation of any	<b>.</b>
Recipient, Relationship to Debtor  24. TAX CONSOLIDATION GROUP:  f the debtor is a corporation, list the nar	ne and federal taxpayer identification num	nber of the parent corporation of any	<b>.</b>
Recipient, Relationship to Debtor  24. TAX CONSOLIDATION GROUP:  f the debtor is a corporation, list the nar ax purposes of which the debtor has be	me and federal taxpayer identification numen a member at any time within six (6) ye	nber of the parent corporation of any	<b>.</b>
Recipient, Relationship to Debtor  24. TAX CONSOLIDATION GROUP:  If the debtor is a corporation, list the nar ax purposes of which the debtor has be	me and federal taxpayer identification num sen a member at any time within six (6) ye Taxpayer	nber of the parent corporation of any	<b>.</b>

Record #: 603904 B7 (Official Form 7) (12/12) Page 9 of 10

TaxPayer Identification Number (EIN) Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main Document Page 38 of 54

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Elizabeth Ann Thompson / Debtor	Bankruptcy Docket #:
	Judge:

### STATEMENT OF FINANCIAL AFFAIRS

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 11/17/2014 /s/ Elizabeth Ann Thompson

Elizabeth Ann Thompson

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

Record #: 603904 B7 (Official Form 7) (12/12) Page 10 of 10

Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main Page 39 of 54 Document

### **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Elizabeth Ann Thompson / Debtor	Bankruptcy Docket #:
	Judge:

### **DEBTOR'S STATEMENT OF INTENTION**

PART A - Debts secured by property of the estate (Part A must be fully completed for FACH debt

Property No.					
Creditor's Name: None	Describe Property Securing Debt:	Describe Property Securing Debt:			
Property will be (check one):					
□Surrendered	□Retained				
If retaining the property, I intend to (c	heck at least one):				
☐Redeem the property					
☐Reaffirm the debt					
□Other. Explain	(for example, avoid lien using 110 U.S.C. § 522(f)).				
Property is (check one):					
□Claimed as exempt	□Not claimed as exempt				
completed for each unexpired	ubject to unexpired leases. (All three columns lease. Attach additional pages if necessary.)	of Part B must be			
Property No. Lessor's Name:	Describe Property Securing Debt:	Lease will be			
None		assumed pursuant to 11 U.S.C. § 365(p)(2): □ Yes □ No			

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

/s/ Elizabeth Ann Thompson Dated: 11/17/2014 **Elizabeth Ann Thompson** 

X Date & Sign

B6F (Official Form 6F) (12/07) Page 1 of 1 603904 Record #

Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main

## Document Page 40 of 54 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Elizabeth Ann Thompson / Debtor	Bankruptcy Docket #:
	.ludae:

	DISCLOSURE OF COM	MPENSATION OF ATTORNEY FOR DEBTOR - 201	6B
	at compensation paid to me within one year	Bankr. P. 2016(b), I certify that I am the attorney for the above nan before the filing of the petition in bankruptcy, or agreed to be paid to s) in contemplation of or in connection with the bankruptcy case is as follows:	
	The compensation paid or promised by the De	ebtor(s), to the undersigned, is as follows:	
	For legal services, Debtor(s) agrees to pay and	I have agreed to accept	\$2,095.00
	Prior to the filing of this Statement, Debtor(s) has	s paid and I have received	\$915.00
	The Filing Fee has been paid.	Balance Due	\$1,180.00
2.	The source of the compensation paid to me wa	as:	
	Debtor(s) Other: (specify)		
3.	The source of compensation to be paid to me of	on the unpaid balance, if any, remaining is:	
	Debtor(s) Other: (specify)		
	The undersigned has received no transfe value stated: <b>None.</b>	er, assignment or pledge of property from the debtor(s) except the	following for the
1.	The undersigned has not shared or agreed to s	share with any other entity, other than with members of the undersigned's law	
	firm, any compensation paid or to be paid without	out the client's consent, except as follows: <b>None.</b>	
5.	The Service rendered or to be rendered include	de the following:	
a)	•	ng advice and assistance to the client in determining whether to file a petition	
b)	under Title 11, U.S.C.  Preparation and filing of the petition, schedules	s, statement of affairs and other documents required by the court.	
c)			
(d)	) Advice as required.		
ò.	3 3	sclosed fee does not include the following service: or court dates, amendments to schedules, adversary complaints of	or conversions to
		CERTIFICATION	1
		I certify that the foregoing is a complete statement of any agreement or for payment to me for representation of the debtor(s) in this bankruptcy	-
		Respectfully Submitted,	
Da	Pate: 11/21/2014	/s/ Joseph Mark D'Onofrio	
		Joseph Mark D'Onofrio	
		GERACI LAW L.L.C.	
		55 E. Monroe Street #3400	

Chicago, IL 60603

Phone: 312-332-1800 Fax: 877-247-1960

Record # 603904 Page 1 of 1 B6F (Official Form 6F) (12/07)

#### Filed 11/21/14 Entered 11/21/14 13:41:32 Case 14-42129 Doc 1

National Headquarters: 55 E. Monroe Street, #3400 Chicago E 5000 9 512 332.1800

help@geracilaw.com

Date: 11/17/2014 Consultation Attorney: MMA

Record #: 603-904



### Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 7 bankruptcy under the following terms and conditions:

Attorney fees for the Chapter 7 bankruptcy are \$ \(\frac{2}{9}\), 0.95 . This amount does NOT INCLUDE court filing fees of \$335\_or costs for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation in my Chapter 7, including the preparation of my bankruptcy petition, schedules and other documents, reaffirmations and other correspondence with my creditors, correspondence and negotiations with my Chapter 7 Trustee (if required), motions and at the 341 meeting of creditors, but does NOT include missed 341 meetings, amendments to schedules, motions to dismiss filed by the U.S. Trustee and other evidentiary hearings. other contested matters, or adversary proceedings. For work done on these matters, we bill between \$275/hr and \$350/hr for attorney time, based on the attorney doing the work, and \$85hr paralegal time. More than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property. I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts; tax due in last 3 years, unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future associaton/condo HOA dues, or debts listed in your red or green folder or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C. § 527(a) disclosures.

Thompson(Debtor (Joint Debtor) Representing Geraci Law L.L.C Attorney for the Debtor(s).

Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main Document Page 42 of 54

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Elizabeth Ann Thompson / Debtor	Bankruptcy Docket #:
	Judge:

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 11/17/2014 /s/ Elizabeth Ann Thompson

**Elizabeth Ann Thompson** 

X Date & Sign

Record # 603904 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

## Document Page 43 of 54

### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 603904 B 201A (Form 201A) (11/11) Page 1 of 2

## Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main

Form B 201A, Notice to Consumer Debtor(s)

In re Elizabeth Ann Thompson / Debtor

Page 44 of 54

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 11/17/2014	/s/ Elizabeth Ann Thompson		
	Elizabeth Ann Thompson	-	
Dated: 11/21/2014	/s/ Joseph Mark D'Onofrio		

Attorney: Joseph Mark D'Onofrio

Record # 603904 Form B 201A, Notice to C

Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main Document Page 45 of 54

B1 (Official Form 1) (12/11)

Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Elizabeth Ann Thompson

### Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b)

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition

d.

Pursuant to 11 U.S.C. § 1511. I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Code Certified copies of the documents required by 11 U.S.C. § 1515 are

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this

in a foreign proceeding and that I am authorized to file this petition

☐ I request relief in accordance with chapter 15 of title 11, United States

petition is true and correct, that I am the foreign representative of a debtor

(Signature of Foreign Representative)

(Check only one box )

(Printed Name of Foreign Representative)

Elizabeth Ann Thompson

Dated: // // /201

## << Sign & Date on Those Lines

Signature of Attorney

Signature of Attorney for Debtor(s)

Joseph Mark D'Onofrio

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603

Phone: 312-332-1800

Dated:

<u>/ / /</u>/2014

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

PFG Record # 603904

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U S C § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U S C §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U S C § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section Official Form 19B is attached

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal. responsible person or partner of the bankruptcy petition preparer) (Required by 11 U S C § 110)

Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156

B1 (Official Form 1) (1/08) Page 3 of 3

# Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main Document Page 46 of 54

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Elizabeth Ann Thompson / Debtor

Bankruptcy Docket #:

Judge:

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check

one of the	five statements below and attach any documents as directed
q	Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by     United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in     erforming a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of     ecertificate and a copy of any debt repayment plan developed through the agency.
F f	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must lie a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed
г	3 I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling equirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court ] [Summarize exigent circumstances here ]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing
t	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities);
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet );
	Active military duty in a military combat zone.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
l certi	ify under penalty of perjury that the information provided above is true and correct.
Date	d: 11/17/2014 Chapter X Date & Sign
	È(izabeth Ann Thompson

## Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main Document Page 47 of 54

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Elizabeth Ann Thompson / Debtor

Bankruptcy Docket #:

Judge:

### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 11 / 17 /2014

Elizabeth Ann Thompson

X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

## DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

## DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and NOT a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main Document Page 48 of 54

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Elizabeth Ann Thompson / Debtor

Bankruptcy Docket #:

Judge:

### STATEMENT OF FINANCIAL AFFAIRS

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 1 / 17 /2014

Elizabeth Ann Thompson

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

Record #: 603904 B7 (Official Form 7) (12/12) Page 10 of 10

Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main Document Page 49 of 54

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Elizabeth Ann Thompson / Debtor		Bankruptcy Docket #:	
**************************************		Judge:	
	DEBTOR'S STATEMENT OF INTENTION	V	
ART A - Debts secured by property	operty of the estate. (Part A must be fully compl of the estate. Attach additional pages if necess	eted for EACH debt ary.)	
Property No.			
Creditor's Name: None	Describe Property Securing Debt:		
Property will be (check one):			
□Surrendered	□Retained		
If retaining the property, I intend to (a	check at least one):		
☐Reaffirm the debt			
Other. Explain	(for example, avoid lie	en using 110 U.S.C. § 522(f)).	
Property is <i>(check one):</i> □Claimed as exempt	□Not claimed as exempt		
completed for each unexpired	subject to unexpired leases. (All three columns of lease. Attach additional pages if necessary.)	of Part B must be	
Property No. Lessor's Name: None	Describe Property Securing Debt:	_ease will be assumed pursuant to 11 U.S.C. § 365(p)(2): □ Yes □ No	

l declare under penalty (	of perjury that the above in debt and/or personal pr	ndicates my intention as roperty subject to an unc	to any property c	of my estate securi	ng a
Dated: 1 / 1 /2014	Elmaber	Ann Thompson	por	X Date 8	Sign
	Elizabeth	1 Ann Thompson			

#### Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main Page 50 of 54 Document

### DISCLAIMER Debtors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus You may prevent this by making the regular payments to the creditor Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1) The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3) You did not wilfully intend to evade the tax. (4) The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse) Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt b. Failure to keep books and records documenting your financial affairs c Luxury purchases or cash advances within 60 days of filling or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy f. Failure to appear at meetings, court dates, or co-operate with the Trustee
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors
- 11. CHANGE IN LAWS. Laws & court cases change constantly We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts Debtor agrees that his or her attorney will not file motions to assume such contracts

18 Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal of Bankruptcy laws before the case IS filed In Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE/(I)

Dated:

Elizabeth Ann Thompson

Page 1 of 1 Asset Disclosure Record # 603904

X Date & Sign

Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main Document Page 51 of 54

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Elizabeth Ann Thompson / Debtor Bankruptcy Docket #:

Judge:

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 1/1/2014

Elizabeth Ann՝Thompson

X Date & Sign

Record # 603904 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main Document Page 52 of 54

B22A (Official Form 22 A) (Chapter 7) (04/10)

57 Part VIII: VERIFICATION

I declare under penalty of perjury that the information provided in this statment is true and correct.

Dated: 1 / 17 /2014

Elizabeth Ann Thompson

X Date & Sign

<sup>\*</sup>Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment

# Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main Document Page 53 of 54

Form B 201A, Notice to Consumer Debtor(s)

In re Elizabeth Ann Thompson / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: // // /2014

Elizabeth Ann Thompson

X Date & Sign

Dated: 1 / /2014

Attorney. Joseph Mark D'Onofrio

Record # 603904

Form B 201A, Notice to Consumer Debtor(s)

Page 2 of 2

# Case 14-42129 Doc 1 Filed 11/21/14 Entered 11/21/14 13:41:32 Desc Main Document Page 54 of 54

B1 (Official Form 1) (12/11) )	-	
Voluntary Petition This page must be completed and filed in every case)	Name of Debtor(s) El	izabeth Ann Thompson
All Prior Bankruptcy Case Filed Within Last 8	Years (if more than two, attach	additional sheet)
Location Where Filed:	Case Number:	Date Filed:
None		
None	THE PROPERTY OF THE PROPERTY O	
Pending Bankruptcy Case Filed by any Spouse, Partner, or	Affilate of this Debtor (if more t	han one, attach additional sheet)
Name of Debtor:	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15 (d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	I, the attorney for the petition have informed the petitioner or 13 of title 11, United States	Max Doff
Yes, and Exhibit C is attached and made a part of this petition  No.  Ex  (To be completed by every individual debtor If a joint petition is  Exhibit D completed and signed by the debtor is attached and made a part of this  If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached and made a part of this	s petition.	e and attach a separate Exhibit D)
Information Regard (Check the  Debtor has been domiciled or has had a residence, principal	ling the Debtor - Venu Applicable Box.) place of business, or princip	al assets in this District for 180 days
immediately preceding the date of this petition or for a longer	part of such 180 days than	in any other District.
There is a bankruptcy case concerning debtor's affiliate, ger  Debtor is a debtor in a foreign proceeding and has its princip  States in this District, or has no principal place of business o or proceeding [in a federal or state court] in this District, or the relief sought in this District.	al place of business or princ r assets in the United States	ipal assets in the United but is a defendant in an action
Certification by a Debtor Who Resi	des as a Tenant of Re	sidential Property
Landlord has a judgment against the debtor for possession of debtor's residence (If box checked, complete the		
following.) (Name of landlord that obtained judgment)		
(Address of Landlord)		<del></del>
Debtor claims that under applicable nonbankruptcy law, ther permitted to cure the entire monetary default that gave rise t possession was entered, and	e åre circumstances under v o the judgment for possessio	which the debtor would be on, after the judgment for
Debtor has included in this petition the deposit with the cour	t of any rent that would beco	me due during the 30-day
Debtor certifies that he/she has served the Landlord with thi	s certification (11 U.S.C. §3	362(1))

PFG Record # 603904 B1 (Official Form 1) (1/08) Page 2 of 3